 TRANSMITTAL FORM (to be used for all correspondence after initial filing)		Application Number		09/808,722	
		Filing Date		March 14, 2001	
		First Named Inventor		Bennett et al.	
		Art Unit		3627	
		Examiner Name		Rudy, Andrew J.	
		Attorney Docket Number		OOB012	
Total Number of Pages in This Submission		11			
ENCLOSURES (check all that apply)					
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Response To Final Office Action <input checked="" type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53		<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD		<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Return-Receipt Postcard <input type="checkbox"/> Other Enclosure(s) (please identify below):	
Remarks					
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT					
Firm		McAndrews Held & Malloy, Ltd.			
Signature		<i>Ronald Spuhler</i>			
Printed Name		Ronald H. Spuhler, Reg. No. 52,245			
Date		June 6, 2005			
CERTIFICATE OF MAILING					
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop _____, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on June 6, 2005.					
Name (Print/type)		Ronald H. Spuhler		Registration No. (Attorney/Agent)	
Signature		<i>Ronald Spuhler</i>		Date	
				06/06/2005	



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
(Our Case No. OOB012)

In The Application Of:

BENNETT ET AL.

Serial No.: 09/808,722

Filed: March 14, 2001

Examiner: RUDY, ANDREW J.

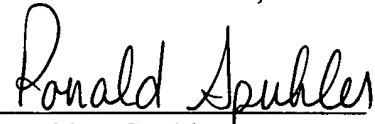
Group Art Unit: 3627

For: ONLINE PURCHASING SYSTEM
SUPPORTING LENDERS WITH
AFFORDABILITY SCREENING

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on June 6, 2005.

By:


Ronald H. Spuhler
Reg. No. 52,245

Confirmation Number: 5520

RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper responds to the Final Office Action mailed April 6, 2005. The Applicants respectfully request reconsideration of the application and pending claims in light of the following remarks.